

CHAD M. GARGIS DBA GARGIS CONSTRUCTION CO.,
GRANTOR

W A R R A N T Y

D E E D

TO

MINDY P. MERKEL AND HUSBAND, JAMES J. MERKEL,
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, Chad M. Gargis dba Gargis Construction Co., do hereby sell, convey, and warrant unto Mindy P. Merkel and husband, James J. Merkel, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

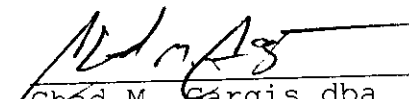
Lot 4, Saddlebrook Subdivision, located in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 75, Pages 49-50 in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

Subject to subdivision restrictive covenants, easements and setback lines as recorded in Book 75, Pages 49-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes for 2002 have been prorated, and possession is given with this deed.

WITNESS my signature(s), this the 31st day of October, 2002.


Chad M. Gargis dba
Gargis Construction Co.

STATE OF MISSISSIPPI:
COUNTY OF DESOTO:

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named CHAD M. GARGIS DBA GARGIS CONSTRUCTION CO., who acknowledged that he signed and delivered the above and foregoing Deed on the day and year therein mentioned, as his free act and deed, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 31st day of October, 2002.

MISSISSIPPI NOTARY PUBLIC
My commission expires APRIL 10, 2004
DONOT CALL NOTARY SERVICE

Grantors Address:
4543 Jessica Dr
Southaven, MS 38671
Home Phone Number: 843-3728
Business Number: 301-0925

Prepared By:

Austin Law Firm, P.A.
6928 Cobblestone Drive
Suite 100
Southaven, Mississippi 38672
(662) 890-7575

Grantees Address:
1534 Saddlebrook W
Hernando, MS 38632
Home Phone Number: 429-9930
Business Number: 360-3230
349-2442

STATE MS - DESOTO CO. *mc*

Nov 4 10 42 AM '02

BK 431 PG 478
W.E. DAVIS CH. CLK.